Benefits Brochure

Empowering Your Independence with Comprehensive Benefits, Community, and Career-Advancing Resources

Your need for independence shouldn't have to come at the cost of security for yourself and your loved ones. At 1099 we offer our associates comprehensive benefits that you'd gain from a traditional employer, to support your professional and personal life, without compromising your autonomy.

Who We Serve

1099 Workers is designed to serve a diverse range of professionals. Our associates include independent workers, contractors, freelancers, temp workers, small business owners, self-employed individuals, and others from various industries and backgrounds.

Benefits that Matter!

How It Works
When you enroll with 1099 Workers, you become an integral part of our team. You will be hired as an associate, allowing us to provide employee benefits typically associated with full-time W2 jobs. Whether you're self-employed, a small business owner, or working full- or part-time for another employer, we provide access to valuable employee benefits.

This setup gives you the flexibility to continue working on your terms—managing your clients, projects, or business—while enjoying the benefits typically associated with full-time employment.

Partnering Together
As a valued associate of 1099 Workers, you'll have access to a wide array of benefits that you can pick and choose from, allowing you to tailor your benefits package to fit your specific needs. In return, we ask that you share your positive experiences and promote our services within your network. A simple endorsement on your social media platforms can help us grow and continue to provide excellent service to freelancers like you.
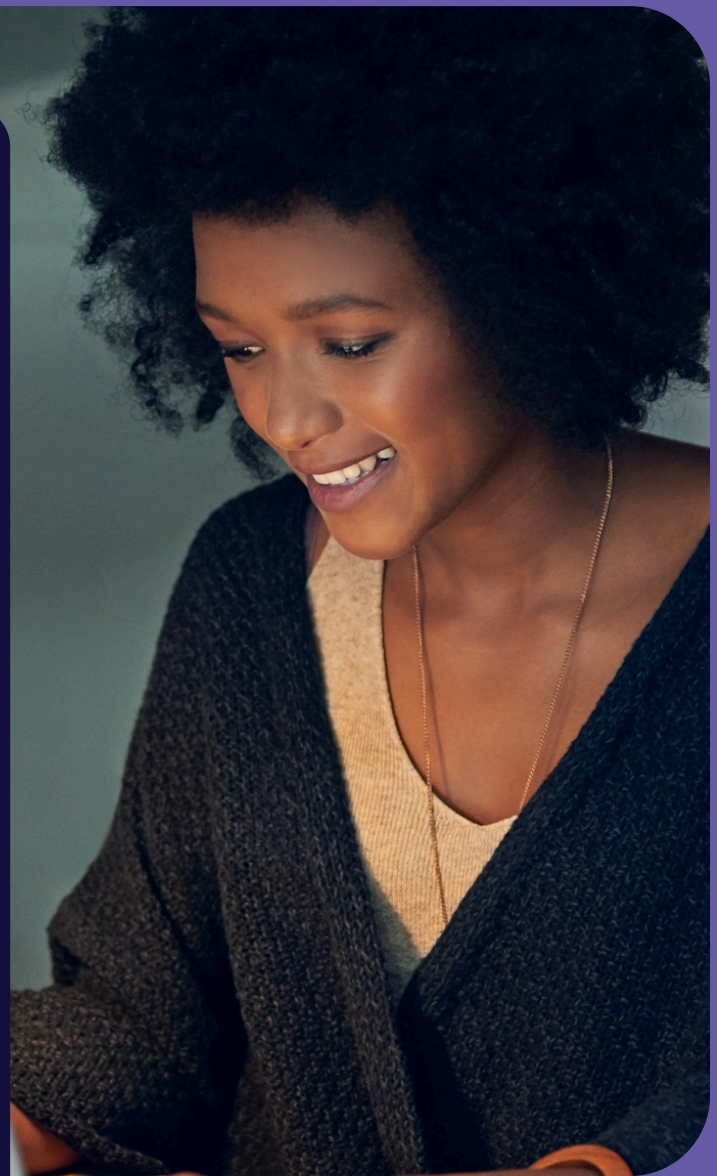
We address the challenges faced by professionals who lack access to traditional employee benefits and resources, offering a solution that works for anyone.

Easy Access to Robust Benefits

Our platform provides every associate with the following services:

TELEHEALTH

Access to virtual doctor visits at $0 copay
- Unlimited 24/7 General Doctor or Pediatrician Consults
- Quick prescription refills
- Built in second opinions
- Access to mental health coaching, therapy, and registered dietitians

401K ADMINISTRATION

Access to traditional employer-sponsored 401k with no additional administrative fees. You'll also have the options to set aside child support or garnishments if needed.

ADVOCACY BENEFITS COUNSELORS

Confidential, no-cost resource for answers to your benefits or healthcare questions throughout the year
- Explain how your benefits work
- Compare pricing for an upcoming test, procedure or prescription drugs
- Review Explanations of Benefits (EOBs) and your bills for errors
- Resolve claims and billing issues
- Find a doctor

Medical Plan & Cost Comparison

The following plans are not available in NE, NV, and SC.	Cigna PPO TRADITIONAL PLAN 10 - $8,000 Deductible **Option 1**		Cigna PPO TRADITIONAL PLAN 6A - $5,000 Deductible **Option 2**	
	IN-NETWORK BENEFITS			
Network	Cigna PPO		Cigna PPO	
Lifetime Maximum	Unlimited		Unlimited	
Deductible/Initial Unshareable Amount (IUA) Type Individual Family **Co-insurance**	Calendar Year $8,000 $16,000 100%		Calendar Year $5,000 $10,000 80%	
Out of Pocket Maximum (Includes Deductible/IUA) Individual Family	$8,000 $16,000		$8,000 $16,000	
Physician Office Visit Preventive Care Office Visit - Primary Office Visit - Specialist Telehealth Lab / X-ray Complex Imaging (CT, MRI, PET Scans) Outpatient Mental Health Outpatient Therapy (Physical/Occupational/Speech)	100% covered $25 copay $50 copay $0 copay 0% after deductible 0% after deductible $25 copay 0% after deductible		100% covered $25 copay $50 copay $0 copay 20% after deductible 20% after deductible $25 copay 20% after deductible	
Hospital Services Inpatient Surgery Outpatient Surgery Emergency Room Urgent Care	0% after deductible 0% after deductible $250 copay after deductible $50 copay		20% after deductible 20% after deductible $250 copay and 20% after deductible $50 copay	
Prescription Drug Coverage **Deductible** **Monthly Maximum | Mail-Order** Tier 1 Tier 2 Tier 3 Tier 4	None None $15 copay $35 copay $70 copay Not Covered	$45 copay $105 copay $210 copay Not Covered	None None $15 copay $35 copay $70 copay Not Covered	$45 copay $105 copay $210 copay Not Covered
	OUT-OF-NETWORK BENEFITS			
Deductible Individual Family **Co-insurance**	Not Covered Not Covered N/A		$25,000 $50,000 50%	
Out-of-Pocket Maximum (Includes Deductible) Individual Family	Not Covered Not Covered		$250,000 $500,000	

Medical Plan & Cost Comparison

The following plans are not available in NE, NV, and SC.	Cigna PPO TRADITIONAL PLAN 4A - $3,000 Deductible **Option 3**	Cigna PPO HSA PLAN F - $6,750 Deductible **Option 4**
IN-NETWORK BENEFITS		
Network	Cigna PPO	Cigna PPO
Lifetime Maximum	Unlimited	Unlimited
Deductible/Initial Unshareable Amount (IUA) Type Individual Family **Co-insurance**	Calendar Year $3,000 $6,000 80%	Calendar Year $6,750 $13,500 100%
Out of Pocket Maximum (Includes Deductible/IUA) Individual Family	$5,000 $10,000	$6,750 $13,500
Physician Office Visit Preventive Care Office Visit - Primary Office Visit - Specialist Telehealth Lab / X-ray Complex Imaging (CT, MRI, PET Scans) Outpatient Mental Health Outpatient Therapy (Physical/Occupational/Speech)	100% covered $25 copay $50 copay $0 copay 20% after deductible 20% after deductible $25 copay 20% after deductible	100% covered 0% after deductible 0% after deductible $0 copay 0% after deductible 0% after deductible 0% after deductible 0% after deductible
Hospital Services Inpatient Surgery Outpatient Surgery Emergency Room Urgent Care	20% after deductible 20% after deductible $250 copay and 20% after deductible $50 copay	0% after deductible 0% after deductible 0% after deductible 0% after deductible
Prescription Drug Coverage Deductible **Monthly Maximum | Mail-Order** Tier 1 Tier 2 Tier 3 Tier 4	None None $15 copay $45 copay $35 copay $105 copay $70 copay $210 copay Not Covered Not Covered	Medical Deductible 0% after deductible 0% after deductible 0% after deductible 0% after deductible 0% after deductible 0% after deductible Not Covered Not Covered
OUT-OF-NETWORK BENEFITS		
Deductible Individual Family **Co-insurance**	$25,000 $50,000 50%	Not Covered Not Covered N/A
Out-of-Pocket Maximum (Includes Deductible) Individual Family	$250,000 $500,000	Not Covered Not Covered

➕ Medical Plan & Cost Comparison

The following plans are not available in NE, NV, and SC.	Cigna PPO HSA PLAN G - $8,000 Deductible **Option 5**
	IN-NETWORK BENEFITS
Network	Cigna PPO
Lifetime Maximum	Unlimited
Deductible/Initial Unshareable Amount (IUA) Type Individual Family **Co-insurance**	Calendar Year $8,000 $16,000 100%
Out of Pocket Maximum (Includes Deductible/IUA) Individual Family	$8,000 $16,000
Physician Office Visit Preventive Care Office Visit - Primary Office Visit - Specialist Telehealth Lab / X-ray Complex Imaging (CT, MRI, PET Scans) Outpatient Mental Health Outpatient Therapy (Physical/Occupational/Speech)	100% covered 0% after deductible 0% after deductible $0 copay 0% after deductible 0% after deductible 0% after deductible 0% after deductible
Hospital Services Inpatient Surgery Outpatient Surgery Emergency Room Urgent Care	0% after deductible 0% after deductible 0% after deductible 0% after deductible
Prescription Drug Coverage **Deductible** **Monthly Maximum | Mail-Order** Tier 1 Tier 2 Tier 3 Tier 4	Medical Deductible None 0% after deductible 0% after deductible 0% after deductible 0% after deductible 0% after deductible 0% after deductible Not Covered Not Covered
	OUT-OF-NETWORK BENEFITS
Deductible Individual Family **Co-insurance**	Not Covered Not Covered N/A
Out-of-Pocket Maximum (Includes Deductible) Individual Family	Not Covered Not Covered

The above plans are not available in NE, NV, and SC.
This plan is underwritten by Group Management Services Inc, NAICS 541612, and not Cigna.

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